

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-17673-SLM  
Chapter: 11  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Laura Nicoleau-Berman  
7103 Doctors Path  
Riverhead, NY 11901

Social Security No.:  
xxx-xx-8893

Employer's Tax I.D. No.:

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**NOTICE OF HEARING  
ON APPLICATION/MOTION TO CONVERT CASE**

An application/motion to convert the above-captioned case from Chapter 11 to Chapter 7, has been filed by Michael A. Artis on behalf of U.S. Trustee.

Notice is hereby given that the Court will conduct a hearing on this matter to determine the application/motion for conversion or in the alternative, Motion to Dismiss before the Honorable Stacey L. Meisel on:

Date: October 29, 2019

Time: 11:00 AM

Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A, Newark,  
NJ 07102

Dated: October 7, 2019

JAN:

Jeanne Naughton  
Clerk

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Laura Nicoleau-Berman  
DebtorCase No. 18-17673-SLM  
Chapter 11**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 169Page 1 of 2  
Total Noticed: 26

Date Rcvd: Oct 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2019.

db Laura Nicoleau-Berman, 7103 Doctors Path, Riverhead, NY 11901  
 517916808 +American Express, PO Box 650448, Dallas, TX 75265-0448  
 517606157 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 517916809 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 15109, Wilmington, DE 19886-5019)  
 517916810 +Barclays Bank, PO Box 13337, Philadelphia, PA 19101-3337  
 517916800 Farm Credit East, 240 South Road, Enfield, CT 06082-4451  
 517916814 +HSBC, PO Box 4675, Carol Stream, IL 60197-4675  
 517460556 +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812  
 517916801 +Kondaur Capital Corp, 333 South Anita Drive,, Ste 400, Orange, CA 92868-3314  
 517460557 M&T Bank, P.O. Box 62986, Baltimore, MD 21264-2986  
 517916805 +Prober & Raphael, A Law Corporation, 20750 Ventura Blvd. Suite 100,  
 Woodland Hills, CA 91364-6207  
 517580648 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,  
 MADISON WI 53708-8973  
 517611776 Wilmington Savings Fund Society, FSB, et al, c/o Kondaur Capital Corporation,  
 333 South Anita Drive, Suite 400, Orange, CA 92868-3314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: cio.bncmail@irs.gov Oct 08 2019 00:14:06 Dist Dir of IRS,  
 Insolvency Function, PO Box 724, Springfield, NJ 07081-0724  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 08 2019 00:14:53 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 08 2019 00:14:52 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 asnee +E-mail/Text: jmarshall@jmpartnersllc.com Oct 08 2019 00:14:47 John J Marshall,  
 6800 Paragon Place, Suite 202, Richmond, VA 23230-1656  
 517916811 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 08 2019 00:23:38 Capital One,  
 PO Box 71083, Charlotte, NC 28272-1083  
 517916812 +E-mail/PDF: creditonebknofications@resurgent.com Oct 08 2019 00:22:39 Credit One Bank,  
 PO Box 60500, City of Industry, CA 91716-0500  
 517600523 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 08 2019 00:21:57 Directv, LLC,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517483476 E-mail/Text: mrdiscen@discover.com Oct 08 2019 00:13:44 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517916813 +E-mail/Text: mrdiscen@discover.com Oct 08 2019 00:13:44 Discover Card, PO Box 6103,  
 Carol Stream, IL 60197-6103  
 517608934 E-mail/Text: camanagement@mtb.com Oct 08 2019 00:14:18 M&T Bank, P.O. Box 840,  
 Buffalo, NY 14240-0840  
 517589137 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 08 2019 00:14:51 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 517592754 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 08 2019 00:22:38  
 Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541  
 517607827 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 08 2019 00:23:05 Verizon,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

op U.S. Bankruptcy Court  
 517916803 Property Taxes  
 517460558 Sussex County Sheriff Office  
 517916806 Sussex County Sheriff Office  
 517916807\* Internal Revenue Service, SBSE/Insolvency Unit of the IRS, PO Box 330500-Stop 15,  
 Detroit, MI 48232  
 517872106\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 517916804\* +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812  
 517916802\* M&T Bank, P.O. Box 62986, Baltimore, MD, 21264-2986  
 517879927 ##+Laura Nicoleau-Berman, 7 Warner Road, Newton, NJ 07860-5003

TOTALS: 4, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 169

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 09, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2019 at the address(es) listed below:

Andrea Silverman on behalf of Debtor Laura Nicoleau-Berman court@andreasilvermanlaw.com,  
r62214@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Jeremy Doppelt Realty Management LLC Defined  
Benefit Plan kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
Scott D. Sherman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana  
Trust, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin  
Ventures Trust Series 2017-3 c/o Kondaur Capital Cor ssherman@minionsherman.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7